
HVACPro™ Program Overview

Program Guidelines

- **Class Eligibility:** AC Systems, Refrigeration Systems, Heating or HVAC Sales, Install, Service, Repair, Sheet Metal Contractors
- **Ineligible Exposures:**
 - Accounts subcontracting more than 40% of their work
 - Accounts performing work as a General Contractor or Paper Contractor
 - Accounts performing work on new tract housing and new condo projects
- **Highlights:**
 - ISO-based, Admitted Package Product
 - AM Best A Rated Carrier (Company Size IX)
 - Highly Competitive Rates
 - Superior Customer Service
- **Lines of Business:**
 - **General Liability - Premises and Operations** (up to \$1M per occurrence, \$2M general aggregate, \$2M products completed operations aggregate)
 - **Auto Liability & Physical Damage** (\$1M Combined Single Limit)
 - **Property** (limits up to \$3M Total Insured Value)
 - **Inland Marine** (limits up to \$3M)
 - **Workers' Compensation** (Statutory Limits)
 - **Umbrella Liability**
- **Coverage Options:**
 - Blanket Additional Insured
 - Per Project Aggregate
 - Blanket Waiver of Rights
 - Primary Non-Contributory
 - Completed Operations
 - Employee Benefits Liability
 - Limited Jobsite Pollution Liability
- **Minimum Premium:**
 - \$10,000 GL
 - \$25,000 All Lines
- **3 year Loss Runs:** Incurred 3-year loss ratios less than 50%

To Submit:

- Email: NIPSpecialty@nipgroup.com
- Fax: 732-634-2904
- With questions, phone: 1-800-446-7647 ext. 515

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